

Prepared by:  
Morris & Associates  
2309 Oliver Road  
Monroe, Louisiana 71201  
Telephone: 318-330-9020  
Emily Kaye Courteau Bar# 100570

Return To:  
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### SUBSTITUTION OF TRUSTEE

Lot 574, Sec D, Twin Lake S/D, Sec 6, T-2-S, R-8-W, Plat Book 10, Pages 32-33, Desoto Co., MS

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

Grantor:  
U.S.Bank, NA s/b/m to The Leader Mortgage Company, LLC fka The Leader Mortgage Company  
PO Box 20005  
Owensboro, KY 42301  
877-334-6453

Grantee:  
Emily Kaye Courteau  
2309 Oliver Road  
Monroe LA 71201  
318-330-9020

WHEREAS, on the 22nd day of May, 1998 and acknowledged on the 22nd day of May, 1998, Frances C Hopson aka France C Hopson a single person executed a Deed of Trust to E Stephen White, Trustee for the use and benefit of First National Mortgage Corp. beneficiary, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Record at Book 1001 at Page 767 and

WHEREAS, the undersigned is the present holder and beneficiary of the Deed of Trust referenced to above; and

WHEREAS, under the terms of said Deed of Trust, the beneficiary or any assignee is authorized to appoint a Trustee in the place and stead of the original Trustee or any successor Trustee in said Deed of Trust; and

NOW, THEREFORE, the undersigned holder of said Deed of Trust does hereby appoint and substitute Emily Kaye Courteau, as Trustee, the said Emily Kaye Courteau, to have all rights, powers and privileges granted the Trustee in said Deed of Trust.


Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid to convey title to said Foreclosed property to the SECRETARY OF VETERANS AFFAIRS, an officer of the United States of America, or the SECRETARY OF HOUSING AND URBAN DEVELOPMENT, or whosoever the undersigned shall authorize. The statement in the Substitute Trustee's Deed that the undersigned has requested the transfer of its bid to Grantee (s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute the same.

IN WITNESS WHEREOF, the undersigned has caused this instrument to be executed by its duly authorized officers on this 13 day of January, 2011.

F10-0181

anb

U.S.Bank, NA s/b/m to The Leader Mortgage Company, LLC fka The Leader Mortgage Company

  
BY: Olivia Todd, President of National Default Servicing Corp  
POA for US Bank, NA

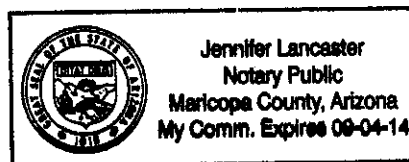
STATE OF ARIZONA  
COUNTY OF MARICOPA

PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, Olivia Todd, known personally to me to be the President of National Default Servicing Corp, POA of the within named U.S.Bank, NA s/b/m to The Leader Mortgage Company, LLC fka The Leader Mortgage Company and that (s) he executed and delivered the within and foregoing instrument on the day and year therein mentioned for and on behalf of said corporation, and as its own act and deed for the purposes therein mentioned, having been first duly authorized so to do.

WITNESS my signature and official seal on this, the 13 day of January, 2011.

  
NOTARY PUBLIC

MY COMMISSION EXPIRES:





DK T BK 3,265 PG 530

**Home Mortgage**  
 4801 Frederica Street  
 P.O. Box 20005  
 Owensboro, Kentucky 42304-0005

WHEN RECORDED MAIL TO:  
 National Default Servicing Corp.  
 3030 N. Central Ave., Suite 250  
 Phoenix, AZ 85012

#### LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS that FIRSTAR BANK N.A., a Wisconsin Corporation, and/or US BANK N.A., a Delaware Corporation, whose address is 4801 Frederica Street, Owensboro, KY 42301, county of Daviess, State of Kentucky, has made, constituted and appointed, and by these presents, does make, constitute, and appoint **OLIVIA A. TODD**, President, and/or **LISA ROGERS**, of National Default Servicing Corporation, 3030 North Central Avenue, Suite 250, Phoenix, AZ 85012, County of Maricopa, State of Arizona, its true and lawful Agent and Attorney-in-fact, in its name, place, and stead to execute, acknowledge, prepare and deliver documents reasonable, customary, necessary and associated with the foreclosure of loans held in the name of FIRSTAR BANK N.A., a Wisconsin Corporation, and/or US BANK N.A., a Delaware Corporation or proceedings in lieu of foreclosure relating to such loans, including but not limited to documents such as Notices of Substitutions of Trustee, Statements of Breach or Non-Performance, Affidavits of Indebtness or Prove-Ups, Appointment of Substitution of Trustee and Statement of Breach, Certification of Amount Due, Acceptances of Deeds in Lieu of Foreclosure, and Reconveyances; and further granting authority to execute Trustee's Deeds Upon Sale, Grant Deeds and General Warranty Deeds conveying properties to either the Secretary of Housing and Urban Development, his successors and assigns, or the Secretary of Veteran's Affairs, an Officer of the United States of America, to accomplish the transfer of title to such entities; and to execute and deliver such other documents as may be required to accomplish such transfer.

GIVING AND GRANTING unto said Agent and Attorney-in-fact full power and authority to do and perform every act necessary and proper to be done in the exercise of any of the foregoing powers with full power of substitution and revocation, hereby ratifying and confirming all that the undersigned's said Agent and Attorney-in-fact shall lawfully do or cause to be done by virtue hereof.

By exercise of this power, NATIONAL DEFAULT SERVICING CORPORATION does hereby indemnify FIRSTAR BANK N.A. and/or US BANK N.A., from all claims, demands, suits penalties or actions and for all losses, costs and expenses for any claims against, or liability of FIRSTAR BANK N.A. and/or US BANK N.A. for any cause arising out of, or resulting from, default in the performance of, or the negligent performance of, any obligation of attorney in fact under this Limited Power of Attorney.

F10-0181



DK T BK 3,265 PG 531

Home Mortgage  
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 4801 Frederica Street  
 P.O. Box 20005  
 Owensboro, Kentucky 42304-0005

THIS POWER OF ATTORNEY shall become effective on the date of execution hereof and shall terminate upon the execution of a document styled Termination of Limited Power of Attorney to be effective upon the execution and recordation thereof in the records of real property where this Power of Attorney is recorded.

EXECUTED this 7 day of NOV, 2001

FIRSTAR BANK N.A and/or US BANK N.A

Mark Rudisill  
 By: Mark Rudisill, Mortgage Documentation Officer

STATE OF KENTUCKY

County of Daviess

On 11-7-01 before me, Kimberly Stewart, a Notary Public,  
 personally appeared Mark Rudisill, personally known to me to be the  
Mortgage Documentation Officer of U.S. Bank, N.A., f/k/a Firststar Bank, N.A., and acknowledged  
 to me that he/she executed the within instrument in his/her authorized capacity, on behalf of the  
 corporation.

My Commission Expires: 05/01/03

Kimberly Stewart  
 Notary Public in and for the State of Kentucky  
Kimberly Stewart  
 (Printed Name)





DK T BK 3,265 PG 532

Home Mortgage  
4801 Frederica Street  
P.O. Box 20005  
Owensboro, Kentucky 42304-0005

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CERTIFICATE

The undersigned officer of FIRSTAR HOME MORTGAGE CORPORATION, A DIVISION OF FIRSTAR BANK N.A., a Wisconsin Corporation, and/or US BANK HOME MORTGAGE, A DIVISION OF US BANK N.A., a Delaware Corporation, does hereby certify that the following is a true and exact copy of a special Resolution adopted by the Board of Directors of FIRSTAR HOME MORTGAGE CORPORATION and/or US BANK HOME MORTGAGE, and further that said Resolution as set forth herein is now in force:

"Resolved that OLIVIA A. TODD, President of National Default Servicing Corporation and/or LISA ROGERS, shall be appointed Agent and Attorney-in-fact for the Corporation to execute in the corporate name such instruments as are usual and necessary in connection with the enforcement of remedies available to the Corporation under loans held by the Corporation and secured by property in the United States of America. And, further, the President or any Vice President shall be authorized and empowered to execute instruments to accomplish the appointment of OLIVIA A. TODD and/or LISA ROGERS as Agent and Attorney-in-fact for the purposes set forth herein."

In testimony whereof, I have hereunto set my hand this 17 day of Nov 2001.

  
By: Mark Ruidisill  
Title: Mortgage Documentation Officer

TOTAL P.03